B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12) Case Number **15−10098−1−rel**

UNITED STATES BANKRUPTCY COURT *for the NORTHERN DISTRICT OF NEW YORK*

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/20/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors −− Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Shane D Duff
2858 State Route 9
Ballston Spa, NY 12020

Case Number: 15−10098−1−rel	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx−xx−8760
Attorney for Debtor(s) (name and address): Jonathan David Warner Warner & Warner, PLLC 6 Automation Lane Suite 109 Albany, NY 12205 Telephone number: 5184519388	Bankruptcy Trustee (name and address): Gregory G. Harris−Trustee Harris, Conway & Donovan PLLC The Patroon Building 5 Clinton Square Albany, NY 12207 Telephone number: (518)436−1661

Meeting of Creditors

Date: **February 17, 2015** Time: **09:45 AM** Location: **Leo W. O'Brien Federal Bldg., Clinton Ave. & North Pearl St., 8th Floor, Room 811B, Albany, NY 12207**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/20/15

Deadline to File a Certificate of Completion of the Post−filing Personal Financial Management Course (Official Form 23): 4/20/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Appointment of Trustee:

The United States Trustee pursuant to Code Section 701 has appointed Gregory G. Harris−Trustee as trustee of the estate of the debtor(s) named above. The trustee shall be deemed to have accepted the appointment and shall serve under his/her blanket bond, unless the trustee notifies the U.S. Trustee and the Court in writing of the rejection of the appointment within seven (7) days of receipt of this notice. Code Section 322; FRBP 2008. Lisa Penpraze, Assistant U.S. Trustee. Additional information can be found at the United States Trustee's website at http://www.usdoj.gov/ust/r02 .

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
James T. Foley U.S. Courthouse
445 Broadway, Suite 330
Albany, NY 12207
Telephone number: (518)257−1661

For the Court:

Kim F. Lefebvre
Clerk of the Bankruptcy Court

Hours Open: Monday − Friday 9:00 AM − 4:00 PM

Date: 1/20/15

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) *or* that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint −− or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) −− in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form . The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Personal Financial Management Course	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. In order to receive a discharge, the debtor must complete a ***post−filing*** Personal Financial Management Course and must file a Certificate of Completion of the ***post−filing*** Personal Financial Management Course (Official Form 23) within 60 days after the first date set for the section 341 meeting. If the ***post−filing*** Personal Financial Management Course Certificate of Completion is not filed within the allotted time, ***a discharge will not be issued and the case will be closed***.
IMPORTANT NOTICE TO DEBTORS:	All debtors MUST provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

Refer to Other Side for Important Deadlines and Notices